

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
MARSHALL DIVISION

IN RE:

TOSHA YVETTE MOORE
701 N CASS ST
JEFFERSON, TX 75657
xxx-xx-9306

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* Case No. 19-20140
* Chapter 13
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Debtor

TRUSTEE'S REPORT ON 341 CREDITORS' MEETING
(Hereinafter referred to as "Trustee's 341 Report")

ATTORNEY FOR DEBTOR¹: LEE LAW FIRM, PLLC
CHAPTER 13 TRUSTEE: Lloyd Kraus

I. General Information on Case:

Date Petition Filed On	9/19/2019
Date of First Meeting of Creditors	11/6/2019
Reset Date of Meeting of Creditors	
Date Meeting of Creditors was concluded Presiding Officer:	11/6/19 Bruce
Confirmation Hearing Date	12/19/2019
First Year Tax Return/Refund to be turned over to Trustee	2019

II. Requested Amendments requested within 14 days of 341 Creditors' Meeting:

Plan	Must provide fixed monthly payment to secured creditors, no pro-rata payments; move North East Texas Credit Union to section 3.4 if attempting to pay full balance of home through Plan; Need to show 5 star direct payment by debtor and justification.
Schedules	
Exemptions	
Budget	I – need actual income listed, not anticipated income; 8a – need detailed list of ordinary and necessary expenses \$4,748.86; J – remove one of the land payments (listed twice)
SOFA	#27 – list IH2S business and JTM Express
Means Test	
Other	Amend matrix to add: Amelia Moore 701 N Cass St. Jefferson, TX

¹ The use of the singular term "Debtor" in this Trustee's Confirmation Report includes both debtors when the case has been initiated by the filing of a joint petition by spouses.

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III. Mortgage Information obtained during 341 Creditors' Meeting:

Under the Plan, does the Debtor pay direct post-petition monthly mortgage payments?	No
If Yes, complete the following information	n/a
Name of Mortgage Company	n/a
Amount of Monthly Mortgage Payment	n/a
Due Date of Monthly Mortgage Payment	n/a
Is the Debtor current with Debtor's post-petition mortgage payments as of the date of Creditors' Meeting?	n/a
If not current, what is the amount of the post-petition mortgage arrears as of the date of Creditors' Meeting (or number of months delinquent)?	n/a

IV. Verification/Information for Trustee requested 14 days before 341 Meeting (e-mail to docs@ch13tyler.com with the subject line containing the Debtor's name and case number):

Y	N	NA		
			WFO Info	
			Tax Returns (last return filed)*	Rec'd 2018 business and personal return. Need 2016 and 2017 – per IRS
			Bank Statements (balance verification on Petition Date)	Need 6 months
			Proof of Insurance [home, car(s)]	
			Proof of Value of Real Estate	
			Pay Stubs/Verification of Other Income	Rec'd SSI income
			Profit/Loss Statements (business cases)	Need 6 months
			Proof of Charitable Contributions (if over \$100)	
			Verification of Other Expenses (as requested)	
			Other	AMEND matrix (see above)
x			Debtor Present?	
		x	Co-Debtor, if any, Present?	
x			Debtor's Attorney Present?	
	x		Creditor(s) present?	

*No later than the day before the first 341 meeting, Debtor(s) are required to file all tax returns under applicable nonbankruptcy law for all tax periods ending during the 4 year period ending on date of the filing

of the petition. If any such tax return has not been filed, the Trustee shall hold the meeting open for 30 days to allow the Debtor(s) to file such tax returns. 11 USC 1308. If the return(s) have not been filed after 30 days, the Trustee shall conclude the 341 meeting and move to dismiss the case.

V. Additional Information provided to Debtor(s) at 341 Creditors' Meeting:

Did Debtor receive Trustee's Memo relating to treatment of tax refunds received during the pendency of the bankruptcy?	Yes
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Respectfully submitted,

Lloyd Kraus
CHAPTER 13 TRUSTEE

/s/ Lloyd Kraus

Lloyd Kraus, Chapter 13 Trustee SBN 24066773
110 N. College, Suite 1200
Tyler, TX 75702
(903) 593-7777; FAX (903) 597-1313

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing document has been served upon the following parties in interest by mailing a copy of same to them via first class mail or electronically on 11/8/2019:

LEE LAW FIRM, PLLC
8701 BEDFORD EULESS RD., SUITE 510
HURST, TX 76053

TOSHA YVETTE MOORE
701 N CASS ST
JEFFERSON, TX 75657

/s/ Lloyd Kraus

Lloyd Kraus, SBN 24066773